
Discontinued Service Retirement

All eligible employees are entitled to discontinued service retirement.

ELIGIBILITY REQUIREMENTS

If you are covered under the **Civil Service Retirement System (CSRS)** you must—

- Be scheduled for involuntary separation because of a RIF.
- Be 50 years old and have 20 years of creditable service (including 5 years of civilian service) or
- Have completed 25 years of creditable service (including 5 years of civilian service) regardless of your age.

Note: In either case, you must have been employed under the retirement system for at least one of the last two years immediately before your separation.

If you are covered under the **Federal Employees Retirement System (FERS)** you must—

- Be scheduled for involuntary separation because of a RIF.
- Be 50 years old and have 20 years of creditable service or
- Have completed 25 years of creditable service regardless of your age.

Note: You will not receive the special retirement supplement (SRS) until you reach the minimum retirement age. The special retirement supplement is approximately the portion of a full career social security benefit earned while under FERS. It ends



when you reach age 62 when social security benefits first become available.

REGISTRATION

For information about your retirement eligibility or estimates of annuity payments, contact your human resources office.

DISCUSSION

- Annuity payments begin immediately after you retire.
- You may choose a lump-sum payment of your retirement deductions in addition to annuity payments.

QUESTIONS AND ANSWERS

I temporarily left the federal service back in the 1960s and received a refund of my retirement deductions. Does this affect my retirement eligibility or my annuity?

Yes. If your service ended before October 1990 and you did not redeposit the money, you will receive full credit for the service for estimating your service-age eligibility, but your annuity will be reduced.

If your service ended after October 1990, you do not get credit for the service unless you redeposit the full amount.

What does involuntary separation mean?

Involuntary separation, which allows you to take advantage of the discontinued service option are:

- Reduction in force (RIF).
- Abolishment of your position.

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- Transfer of function outside your commuting area.
 - No reasonable job offer.

What constitutes a reasonable offer?

- A reasonable offer must be in writing.
- You must be qualified for the position.
- The position must be within your agency, including an agency to which your function is transferred.
- The position must be in your commuting area, unless you are under a geographical mobility agreement.
- The position must be of the same tenure (same expectation of continued employment) as your current job.
- The position must not be lower than two grade/pay levels below your current grade/pay level.

When does the discontinued annuity begin?

You begin earning the annuity the day after you are separated from service or on the day after your pay status terminates and you meet the age and service requirements.

Is my annuity reduced when I am under age 55 and retire under the discontinued service provisions of the retirement?

If you are covered under CSRS, the annuity reduction is 1/6 of 1 percent for each full month (2 percent for each year) that you are under age 55.

There is no annuity reduction in FERS.

